



# Recovery Times

KANSAS/MISSOURI WINTER STORM

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FEMA photo by David Saville

*This home suffered major damage from an ice-covered tree that fell through the roof.*

## Disaster aid available now

Crippling winter storms that began Jan. 29 struck portions of Kansas and Missouri, causing devastation in a number of counties and prompting governors of both states to ask President Bush for federal aid.

FEMA Director Joe M. Allbaugh announced that in response to that request, the President directed on Feb. 6 that a federal disaster be declared in both states to provide help to individuals and businesses in the affected counties who suffered disaster related damage.

In Kansas, 35 counties were declared disaster areas and in Missouri, 33 counties were so designated.

Director Allbaugh indicated that additional counties may be designated if requested and if warranted by the results of further damage assessments.

The disaster declaration enables FEMA and other federal agencies to team up with state and local disaster workers to help residents and business owners in the affected counties recover from the storms.

Government disaster assistance covers basic needs, but will not normally compensate disaster victims for their entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy. The types of help available are outlined in this newsletter and will be explained when you call to register for aid.

Those affected by the storms who live or own businesses in one of the disaster-declared counties may apply for aid by calling: **800-621-FEMA (800-621-3362)**. Speech- and hearing-impaired persons should call 800-462-7585.

### IMPORTANT RECOVERY INFORMATION

#### ■ Register by Phone

Residents of declared counties whose homes, businesses or personal property sustained damage as a result of winter storms that began Jan. 29 are urged to begin the application process. Call **800-621-FEMA (3362)** from 8 a.m. to 6 p.m. seven days a week. The TTY number for those with speech or hearing impairments is 800-462-7585.

#### ■ Disaster Housing Assistance

Homeowners and renters whose primary residences are not livable may be eligible for funds to pay for temporary rental housing, motel/hotel expenses, mortgage or rental payments to prevent foreclosure or eviction resulting from the storms or for repairs to make the home habitable.

#### ■ U.S. Small Business Administration

During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to homeowners, renters and businesses of all sizes that are not fully insured.

#### ■ U.S. Department of Agriculture

The U.S. Department of Agriculture (USDA) offers help through its Farm Service Agency and Rural Development programs.

Apply by Phone  
**800-621-FEMA**

TTY: 800-462-7585

8 a.m. to 6 p.m.  
seven days a week

# Disaster questions and answers

## Q. What should I do to get help on my disaster losses?

A. Call the toll-free registration number, **800-621-FEMA (3362)** or, if you have a speech or hearing impairment, call the TTY number, 800-462-7585.

## Q. If I have insurance, can I still get assistance?

A. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not met by your insurance, do not delay in applying for disaster assistance.

## Q. What information do I need to give when I call for assistance?

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

## Q. What happens after I apply?

A. It depends on which sources of aid you are referred to. In some cases, you will have to contact the agency directly. If you are applying for temporary disaster housing assistance, a

trained FEMA inspector will call for an appointment within two weeks after you have registered. If you have not heard by then, call FEMA at 800-621-FEMA (3362).

## Q. I registered with FEMA and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?

A. SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance for long-term recovery is a low-interest disaster loan from SBA.

## Q. What happens if I cannot afford a loan?

A. Even if you believe you cannot afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, it may refer you to the state-run grant program.

For disaster related information, visit FEMA on the Web

[www.fema.gov](http://www.fema.gov)

# Spoiled Food: When in doubt, throw it out

When your power goes out, all the food in your refrigerator is at risk. How do you decide what to keep and what to throw out?

Fresh milk spoils rapidly without refrigeration. Custards and creamed foods also are dangerous when left unrefrigerated. The same is true for cream cheese, cheese spread and cottage cheese.

Hamburger, pork, fish and poultry spoil rapidly without refrigeration and should be discarded if they've been without cooling for several hours. Do not rely on your sense of smell.

It is not a good idea to try to salvage food by cooking it and keeping it unrefrigerated for a few days.

If your power is off, clean out the refrigerator. Throw away perishables. Wipe the interior with baking soda and water.

Dispose of spoiled food by placing it in plastic garbage bags. Tie or seal them and place in a garbage can with a tight-sealing lid or in a neighborhood dumpster.

To keep food in your freezer from spoiling, follow these guidelines:

- A full freezer stays cold longer than one that is less full. Combine the contents of your freezer with a neighbor's, if possible.
- Dry ice keeps food frozen for about one to four days, depending on the freezer size and contents. Use 50 lbs. for a 20-cu. ft. freezer.
- Meats and solid items stay frozen longer than baked goods.
- Refreezing partially thawed food is risky. Generally, if the food still contains ice crystals, it's all right to refreeze it, though the quality may suffer.

Questions about FEMA assistance?

**Call 800-621 FEMA (3362)**

**TTY: 800-462-7585**

# Aid to help you on the road to recovery

Individuals and business owners who suffered losses because of severe storms that struck beginning Jan. 29 and are located in the declared counties may be eligible for assistance.

In Kansas, designated counties as of Feb. 6 are: Allen, Anderson, Barber, Bourbon, Butler, Chatauqua, Cherokee, Coffey, Comanche, Cowley, Crawford, Douglas, Elk, Franklin, Greenwood, Harper, Jefferson, Johnson, Kingman, Kiowa, Labette, Leavenworth, Linn, Lyon, Miami, Montgomery, Neosho, Osage, Pratt, Sedgwick, Shawnee, Sumner, Wilson, Woodson and Wyandotte.

In Missouri, designated counties as of Feb. 7 are: Adair, Audrain, Bates, Benton, Boone, Buchanan, Caldwell, Carroll, Cass, Chariton, Clay, Clinton, Cooper, Grundy, Henry, Howard, Jackson, Johnson, Lafayette, Linn, Livingston, Macon, Monroe, Morgan, Pettis, Platte, Randolph, Ray, Saline, Shelby, St. Clair, Sullivan and Vernon.

## **DISASTER HOUSING ASSISTANCE**

Help is available for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental assistance.

## **HOME/PERSONAL PROPERTY DISASTER LOANS**

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

## **INDIVIDUAL AND FAMILY GRANT PROGRAM**

State-administered individual and family grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

## **BUSINESS DISASTER LOANS**

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses, SBA makes economic-injury loans available for working capital to pay necessary obligations. Eligible businesses can be in the contiguous as well as declared counties.

## **CONSUMER SERVICES**

Assistance is available to file consumer complaints about disreputable business practices and other problems.

## **DISASTER UNEMPLOYMENT ASSISTANCE**

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at your local unemployment office.

## **AGRICULTURAL ASSISTANCE**

Emergency loans may be available to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local U.S. Department of Agriculture Farm Service Agency office.

## **SOCIAL SECURITY BENEFITS**

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

## **TAX ASSISTANCE**

The Internal Revenue Service (IRS) allows federal income tax deductions for under-insured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year.

## **FRAUD PROTECTION AND LEGAL SERVICES**

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in federally subsidized or insured housing. Complaints of fraud or other misrepresentation may be filed with the state Attorney General's Office. Legal assistance and/or referrals may be available by calling the state bar association.

## **INSURANCE INFORMATION**

Assistance is available from the state insurance commission on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

## **VETERANS BENEFITS**

Information is available about benefits, pensions, insurance and VA mortgage loans.

## **VOLUNTEER AGENCY SERVICES**

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services from supplying victims with home-clean-up kits to financial assistance to meet emergency disaster-caused needs.

Make sure disaster aid goes to those who deserve it.

**FEMA Fraud Hotline  
800-323-8603**

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status.*

*If you or someone you know has been discriminated against, contact FEMA at 800-621-FEMA (3362)  
TTY: 800-462-7585  
or contact the state equal rights officer.*



FEMA photo by David Saville

*A couple in Grandview, MO, work to clear their yard of fallen trees.*

## WINTER WEATHER BRINGS INCREASED FIRE RISK

Winter poses special dangers of fire. Each year, poorly maintained furnaces and improper use of heating, cooking and lighting equipment are the cause of thousands of fires in the United States.

To protect against fire, the following actions are recommended:

- ◆ Install smoke detectors and test them monthly. Set a date, such as the first of each month, to perform this task.
- ◆ Equip your home with Type ABC fire extinguishers.
- ◆ Have your furnace cleaned and inspected annually by qualified technicians.
- ◆ Never use a range or oven to heat your home.
- ◆ Read and follow the manufacturer's instructions for electric space heaters.
- ◆ Do not overload electrical circuits.
- ◆ Be sure to keep space heaters away from curtains, drapes and other flammable materials.
- ◆ Never thaw frozen pipes with a blow torch or open flame.
- ◆ Never discard ashes inside or near your home. Place them outdoors in a covered metal container.
- ◆ Keep fire hydrants near your home clear of snow.
- ◆ Never use treated lumber or creosote-covered wood in a fireplace or wood-burning stove. These materials may produce toxic fumes.
- ◆ Develop a disaster plan in case a storm knocks out local power.

For additional information on fire prevention measures, visit the FEMA web site at [www.fema.gov](http://www.fema.gov) and click on the link to the U.S. Fire Administration.

## Observe chainsaw safety rules

Chain saws can be great labor-saving tools, but if not operated properly and with respect, they can cause severe injury and even death.

*Buying the saw:* When buying a chain saw, get the dealer to demonstrate how to use it. Always read the manual. Use a saw with a 12- to 20-inch cutting bar. Look for anti-kick nose guards, quick-stop brakes and wrap-around hand guards.

*Preventing kickback:* Kickback occurs when the nose of the saw contacts an obstruction, causing it to rotate back at the operator. Kickback accounts for almost one-

third of chain-saw accidents. To prevent this, use a saw equipped with a chain brake or kickback guard. Hold the saw firmly in both hands. Don't pinch the chain while cutting a log. Saw with the lower part of the bar close to the bumper. Always keep the chain sharp.

*Cutting safely:* Wear protective equipment, including safety glasses, gloves, sturdy shoes, hearing protection and a hardhat. When fueling, use a fuel mixture recommended by the manufacturer and never fuel a hot chain saw. Cut only to the right side of your body and never cut above your head. Let the chain saw do the work; don't try to force it. Take frequent breaks.

### **If you're insured should you apply for assistance?**

*If you suffered damages from the ice storm that began Jan. 29 and you live or own a business in one of the disaster-declared counties, you may be eligible for federal disaster assistance even if you were insured.*

*The law does not allow disaster aid to duplicate insurance benefits; however, if your insurance does not cover all your costs or damage, FEMA may be able to help. Register for aid by calling **800-621-FEMA***

## OUT OF WORK BECAUSE OF THE DISASTER?

The federal Disaster Unemployment Assistance Program may provide you with a weekly check if you have become unemployed or have suffered a loss of income as a result of the disaster. The program is designed to help the self-employed, farmers, ranchers and others not normally eligible for unemployment insurance.

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the disaster declaration.

You may be eligible if you are: out of work as a result of the disaster; self-employed or a seasonal/migrant worker whose income is substantially affected because of the disaster; an employee not covered by any other unemployment compensation; or a survivor who, as a result of the disaster, becomes a head of household.

Contact your local unemployment office for information.



*The National Guard clears some of the tons of tree limbs that fell across several states as a result of the ice storms.*

## SBA low-interest loans: Not only for businesses

A low-interest loan from the U.S. Small Business Administration (SBA) is the primary form of federal assistance for long-term recovery for homeowners, renters and businesses of all sizes. These SBA loans fund repairs of damages to private property not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged property.

An additional 20 percent may be added to the disaster loan to cover the costs of mitigation devices such as safe rooms.

SBA analyzes the income and debts of a homeowner or renter. If the applicant cannot afford a disaster loan, SBA may automatically refer that person to the state-run Individual and Family Grant Program for assistance.

Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans of up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal. These loans, of up to \$1.5 million, are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these loans.

When you register for assistance by calling the FEMA toll-free number, **800-621-FEMA**, you may receive an SBA loan application. If you need assistance in completing it, you can get help from an SBA representative at any disaster recovery center. Also visit SBA on theWeb at [www.sba.gov](http://www.sba.gov).

### Recovery Times

*Recovery Times* is published by the Federal Emergency Management Agency, Kansas Emergency Management and the Missouri State Emergency Management Agency with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries may be directed to 800-621-FEMA.

<http://www.fema.gov>

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FEMA photo by David Saville

*Ice-laden trees downed power lines and started electrical fires across the region. This home in Independence, MO was gutted by such a fire.*

## FSA programs may help agricultural producers

The U.S. Dept. of Agriculture Farm Service Agency has four primary programs that may be available to agricultural producers with ice-storm damage. To be eligible, the damage must be in a disaster-declared county and must meet specific levels. All programs are initiated by the county emergency board or county committee. The programs are:

✓ Emergency loans help family farm operators cover production and physical losses.

✓ The Livestock Indemnity Program (LIP) reimburses producers for part of the financial losses suffered because of the death of livestock.

✓ The Emergency Conservation Program (ECP) assists producers who suffered damage to such an extent that without financial assistance the producer would not be able to bring the land back into production. This program includes debris removal and fence

restoration and must be requested by the affected county to Washington.

✓ The Conservation Reserve Program (CRP) addresses acreage that has been damaged to such an extent that replanting is required. Cost is shared, with the federal government paying half of the cost to reestablish the land and the producer paying the other half.

If you have questions about these programs, contact your local Farm Service Agency.

The USDA Rural Development Agency offers the following help to qualified applicants:

- Home repair grants up to \$7500 for very-low-income families age 62 or older who live in rural areas, if there are health and safety issues.
- Home repair loans of up to \$20,000 for very-low-income families at 1 percent interest, repayable in 20 years.
- Home repair loans for low- and very-low-income families with subsidized interest rates, payable in 33 years.

Contact the USDA Service Center office in your county for information.



### Clip & Save

#### n FEDERAL AGENCIES

FEMA Registration.....	800-621-FEMA (3362)
TTY for hearing/speech impaired.....	800-462-7585
FEMA Fraud Detection.....	800-323-6603
U.S.Small Business Administration.....	800-366-6303
Social Security Administration.....	800-772-1213
Internal Revenue Service.....	800-829-1040
TTY for hearing/speech impaired.....	800-829-4059
Housing and Urban Development Hotline.....	800-669-9777
Dept. of Veterans Affairs.....	800-827-1000

#### n STATE AGENCIES (KANSAS)

Consumer Protection.....	800-432-2310
Department of Insurance.....	800-432-2484
Farm Service Agency.....	Call county office

Department of Aging.....	800-432-3535
Department of Revenue.....	800-894-0318
Kansas Legal Services.....	800-723-6953
Division of Unemployment.....	800-292-6333

#### n STATE AGENCIES (MISSOURI)

Attorney General's Hotline.....	800-392-8222
Unemployment/ Dept. of Labor.....	800-788-4002
Dept. of Health & Senior Services	
Senior Assistance.....	800-235-5503
Dept. of Health.....	573-751-6420
Insurance Hotline.....	800-726-7390
Farm Service Agency.....	Call county office

#### ■ VOLUNTEER AGENCIES

American Red Cross.....	Call local office
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